

Your Partner in Workforce Protection: Choose Etiqa's Work Injury Compensation Insurance for Platform Workers and rest assured that your platform workers and business are safeguarded.

Get in Touch Today: Discover how Etiqa's tailored solutions can support your platform operations:

- **Phone:** +65 6887 8777
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- **Website:** www.etiqa.com.sg

About Etiqa: For years, Etiqa has stood as a trusted name in insurance, committed to innovation and excellence. We pride ourselves on offering tailored solutions that meet the evolving needs of businesses and their most important asset—their people.

Important Notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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Work Injury Compensation Insurance for Platform Workers

Protecting Your Workforce, Ensuring Compliance



Comprehensive coverage for platform workers against work-related injuries and fatalities*

Platform workers are at the heart of today's dynamic economy, providing vital services that keep communities connected and businesses running smoothly. At Etiqa, we recognise the unique challenges faced by these workers and the responsibility platform operators hold in ensuring their safety. With the Ministry of Manpower's new Platform Workers Act, compliance is essential, but so is peace of mind. Our Work Injury Compensation Insurance for Platform Workers is designed to offer both.

Comprehensive Protection You Can Trust:

Income Protection:

- Full Average Daily Earnings (ADE) coverage up to 14 days of medical leave and 60 days of hospitalisation leave.
- Continued financial support at 2/3 ADE up to one year.

Medical Expenses:

Coverage up to S\$45,000 or one year from the date of the accident.

Lump Sum Compensation:

- Death: Payouts between S\$76,000 and S\$225,000, providing critical support to families in times of need.
- Permanent Incapacity: Compensation up to S\$289,000, calculated with care, ensuring fair coverage based on age, ADE, and degree of incapacity.

Why Trust Etiqa?

- **Aligned with MOM's Platform Workers Act:** Our policy ensures your business remains compliant with ease.
- **Simplified Processes:** A user-friendly claims process designed to support operators and workers, ensuring prompt assistance.
- **A Partner You Can Count On:** As an established insurer, Etiqa is dedicated to delivering solutions that protect people and strengthen businesses.

We're here to protect your workforce, so you can focus on driving your business forward.

At Etiqa, we are committed to protecting the invaluable contributions of platform workers, ensuring they are safeguarded under the Ministry of Manpower's new regulations, while supporting platform operators with compliant, reliable insurance solutions.

How it works:



Max is a private-hire car driver who also does goods delivery work. At times, he might do both tasks concurrently, i.e. picking up or ferrying a passenger to or from the same area as the collection point from which he needs to pick up or drop off his delivery goods. One day, while on his way to pick up a ride-hail passenger, and concurrently collecting a parcel for delivery, Max gets into an accident and is unable to work for 3 days. As he was performing pick-ups for both ride-hail and delivery platform work, both ride-hail and delivery platform operators will be liable for his work injury compensation.

During the lookback period (up to 90 calendar days before the accident date), he earned S\$12,000 from ride-hail work, and S\$2,400 for delivery work, totalling S\$14,400. Max's work injury compensation will be computed based on his earnings of S\$12,000 from ride-hail work as it is the higher earning service.

Based on S\$12,000 earnings over 90 days, his average daily earnings would be calculated as:

$$\text{S\$12,000} / 90 = \text{S\$133.33}$$

His total income payout:

$$\text{S\$133.33} \times 3 \text{ days} = \text{S\$400}$$



Liability for work injury compensation will be apportioned between the two platform operators:



The ride-hail platform operator's liability is $\text{S\$12,000} / \text{S\$14,400} = 83.3\%$

The ride-hail platform operator will pay $83.3\% \times \text{S\$400} = \text{S\$333.20}$



The delivery platform operator's liability is $\text{S\$2,400} / \text{S\$14,400} = 16.7\%$

The delivery platform operator will pay $16.7\% \times \text{S\$400} = \text{S\$66.80}$

* Subjected to any terms, exceptions, conditions and warranties, and any memorandum if applicable, which are consistent with the compulsory terms prescribed under the Work Injury Compensation (Insurance) (Amendment) Regulations 2024.